This is an advertisement.

Anthem Blue Cross and Blue Shield makes it easy and affordable to stay fit with the SilverSneakers® Fitness Program!

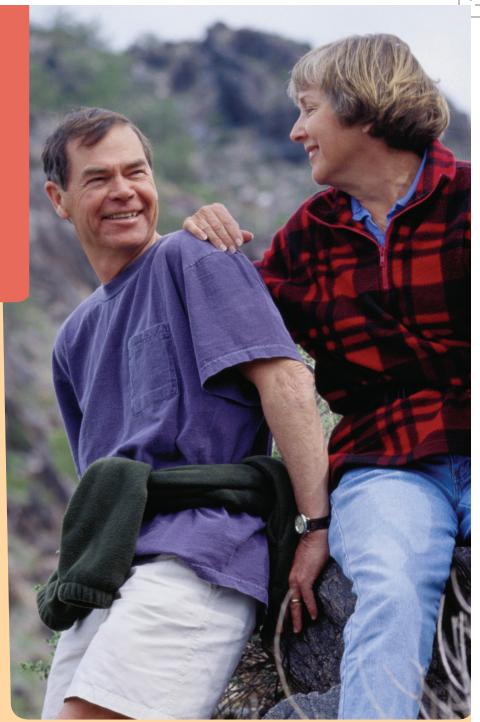
The SilverSneakers Fitness Program offers physical activity, health education and social events, plus an interactive member website and SilverSneakers® Steps, an alternative for members who don't live near a fitness location.

SilverSneakers Fitness Program

As a SilverSneakers member, you'll find it easy to stay fit, have fun and make friends using the complimentary SilverSneakers membership provided by your plan.

SilverSneakers members have access to nearly 10,000 participating locations across the country, where on-site staff people help members meet their wellness goals. Locations offer amenities such as exercise equipment and SilverSneakers fitness classes designed specifically for older adults. Women-only locations, including Curves®, are also available nationwide.

Please visit www.silversneakers.com to find a location near you.



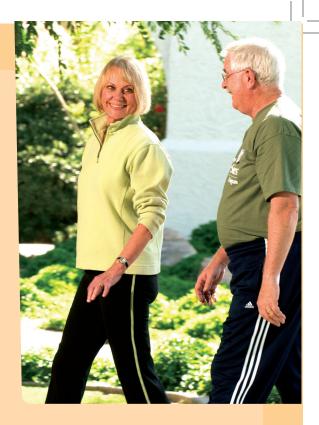


SilverSneakers Online

The SilverSneakers website, www.silversneakers.com/member, provides a comprehensive, easy-to-use wellness resource via the member pages. Once you become a SilverSneakers member you can be part of a thriving and secure member community where you can create exercise and nutrition plans, track your fitness progress, find health articles and recipes, and more.

SilverSneakers® Steps

SilverSneakers Steps is a personalized fitness program that fits the lifestyle of members who don't have convenient access to a SilverSneakers location (nearest location is 15 miles or more from your home). After registering for Steps on www.silversneakers.com, members will receive a kit containing tools to help you get fit, including resistance bands, an exercise DVD and how-to material. You can get a good workout at home or when you travel by using your Steps kit.





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